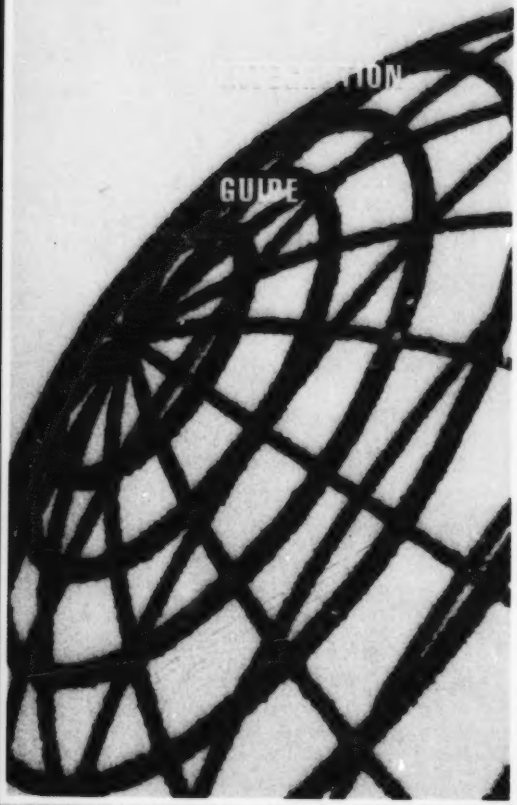
PROJECT

REAL World



PROJECT REAL WORLD

ECONOMIC LIVING SKILLS FOR HIGH SCHOOL STUDENTS

91-05286/

Teacher Integration Guide For Saskatchewan

An activity-based resource to orient young people to the realities and opportunities of the marketplace.

A publication of the Federal/Provincial Consumer Education and Plain Language Task Force

The **Teacher Integration Guide** for **Project Real World** was reviewed by Saskatchewan Education.

Printed on recyclable paper

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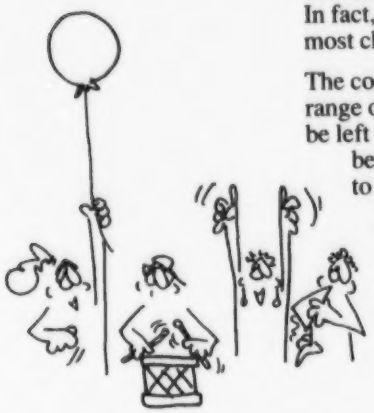
Introduction

Project Real World



We live in a complex, market-based society. Every day, each of us interacts in a hundred different ways in the marketplace – managing our money, deciding on a purchase, dealing with a landlord, advising a manufacturer about a faulty product, or working in the service or retail industry. The marketplace plays a central and vital role in all Canadians' lives. In fact, it is in the marketplace more than in any other area of our society where we are most challenged to function effectively and contribute productively.

The contemporary consumer requires a more sophisticated level of competency - a broader range of skills and greater knowledge - than ever before. Acquiring this competency can't be left to chance or left up to young people to "pick up wherever they can". Students must be given the opportunity to develop the knowledge and skills they require if they are to participate effectively in Canada's dynamic and challenging marketplace.

Project Real World has been designed to prepare young people for the complex and fast-changing Canadian marketplace. It is a practical, relevant resource to provide high school students in grades 10 to 12 with an orientation to the economic realities and opportunities of our society.

Integration Guide

Project Real World was developed for use in the high schools across Canada. For this reason, references to specific provincial curricula or consumer laws have been avoided.

This **Integration Guide** is a supplement for Saskatchewan teachers and provides information about how and where the program can be used within Saskatchewan's grade 10-12 curriculum. It has five parts.

Part I
- provides information on Saskatchewan's most important consumer laws.

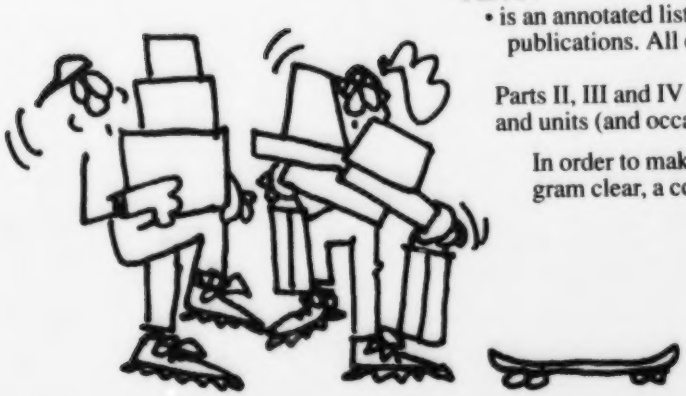
Part II
- shows how **Project Real World** develops the Common Essential Learnings.

Part III
- cross-references the contents of the program with the Saskatchewan curriculum.

Part IV

- is an annotated listing of resource materials which can be used to enrich or modify the activities described in **Project Real World.** All resource materials listed (except journals) can be borrowed from the Consumer Information Centre at the Consumer Education and Marketplace Relations Branch of Saskatchewan Family Foundation.

Part IV
- is an annotated listing of Saskatchewan Family Foundation publications. All can be obtained free of charge.



Parts II, III and IV of this integration guide refer to specific modules and units (and occasionally sections) of **Project Real World.**

In order to make the relationships between all sections of the program clear, a complete outline of its contents follows.

PROJECT REAL WORLD
ECONOMIC LIVING SKILLS FOR HIGH SCHOOL STUDENTS

Outline of Contents

I. The Canadian Marketplace and You

A. The Canadian Marketplace
- The Changing Marketplace
- Technology and the Marketplace
- The Marketplace and the Environment
- Choices and Challenges

B. The Consumer and the Economy
- The Economic System
- Interdependence
- Supply, Demand and Competition
- Economic Problems
- Choices and Challenges

C. Political and Social Systems Influence the Marketplace
- Government: Public Policy, Regulations, Interest Groups
- Society and the Individual: Roles, Cultural Values and Quality of Life
- Social Change: Households and Workplace
- Advertising

II. Your Economic Decisions

A. Focus on the Individual
- Needs and Wants
- Values and Goals
- Adult Roles, Responsibilities, Choices and Freedoms
- Influences: Advertising, Peers, Family and Resources
- Lifestyle
- Choices and Challenges

B. Decision-Making & Problem Solving in Everyday Living
- The Decision-Making Process
- Defining the Problem
- Gathering Information
- Alternatives
- Consequences
- Action - Trade-offs
- Evaluation
- Everyday Decisions
- Choices and Challenges

III. Resource Management Skills - What Money Can't Buy

A. Financial Planning
- Income
- Spending Plan - Record Keeping
- Savings and Investment
- Banking
- Credit
- Insurance
- Taxes
- Choices and Challenges

B. Shopping Skills
- Marketplace Information
- Food
- Clothing
- Housing
- Furniture, Appliances and Electronic Equipment
- Transportation
- Recreation and Leisure
- Comparison Shopping
- Choices and Challenges

C. **Choose To Conserve**
- Becoming Aware
- What You Can Do
- Choices and Challenges
- Business Management
- Co-operative Entrepreneurship
- Social Responsibility and Business
- Choices and Challenges

D. **Getting a Job**
- Writing a Resume
- The Job Search
- Putting Your Best Foot Forward
- Selling Yourself
- Behaviour (Relationships)
- Dress
- Employer's Expectations
- Choices and Challenges

IV. Entrepreneurship and the World of Work

A. **Self-Inventory**
- Values, Goals - How Much Does It Cost?
- Motivation
- Self-Confidence Assessment
- Skill Inventory
- Stress Management
- Choices and Challenges

B. **Career Planning**
- The Sky Is the Limit
- Looking At All the Options
- The World of Work Is Changing
- Women in the World of Work
- Changing Roles and Attitudes
- Changing Careers and Lifelong Learning
- Your Career Plan
- Choices and Challenges

C. **Entrepreneurship**
- Entrepreneurship in Your Community
- The Entrepreneur as an Individual
- Business Development

V. Citizen Participation in Canada's Market-Based Society

A. **Consumer Rights and Protection**
- The Right to Safety/The Responsibility to Beware
- The Right to Be Informed/The Responsibility to Be Aware
- The Right to Choose/The Responsibility to Think
- The Right to Be Heard/The Responsibility to Speak Out
- The Right to Redress/The Responsibility to Complain
- The Right to Consumer Education/The Respnsibility to be a Competent and Ethical Consumer
- The Right to a Healthy Environment/The Responsibility to Protect and Respect the Environment

B. **Consumer Protection**
- Consumer Protection Laws
- Consumer Assistance

C. **Making Yourself Heard: The Consumer Citizen**
- Consumer Assertiveness
- Consumer Representation and Organization
- Choices and Challenges

I. Saskatchewan Consumer Law

Project Real World includes information on federal consumer protection laws, but because the program is designed to be used across Canada, specific provincial laws are not addressed. Descriptions of Saskatchewan's most important consumer laws follow. The laws described are:

- **The Consumer Products Warranties Act**
- **The Direct Sellers Act**
- **The Motor Dealers Act**
- **The Cost of Credit Disclosure Act**
- **The Collection Agents Act**
- **The Credit Reporting Agencies Act**
- **The Unsolicited Goods and Credit Cards Act**
- **The Sale of Training Courses Act**

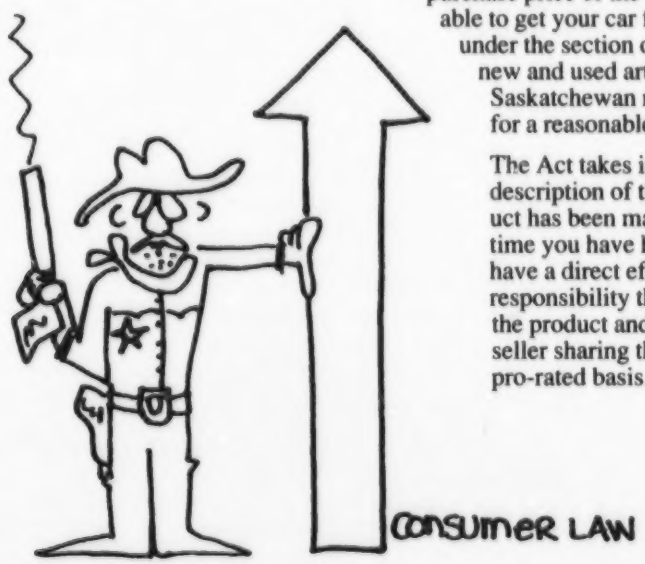
This information will be most useful in Module V, Unit A - "Consumer Protection in the Marketplace." The activities in this section are intended to show students that consumers have certain rights under the law and that legislation has been passed to protect the buying public.

The Consumer Product Warranties Act

New products purchased from a retailer may be accompanied by a warranty or guarantee card. This guarantee, usually given by the manufacturer and sometimes the dealer, is called an additional written warranty. This warranty or guarantee is worthless unless it specifically states what the article is guaranteed for, such as bad workmanship or faulty parts. However, in Saskatchewan, anyone purchasing a new or used product has some rights under **The Consumer Products Warranties Act**. The Consumer Product Warranties Act gives consumers some basic rights or statutory warranties each time they purchase a consumer product from sellers in Saskatchewan. These rights or statutory warranties include:

- Ownership is assured without undisclosed liens or other claims.
- The goods must be of acceptable quality.
- The goods must be of reasonable durability and fit the specific purpose stated by you, as well as their usual purpose.
- The product must match its description and match the quality of any sample you are shown.
- Spare parts and repair facilities must be available for a reasonable period of time (not necessarily within Saskatchewan).

Under **The Consumer Products Warranties Act,** Saskatchewan consumers have the right to expect that a product they purchase will last for a reasonable period of time and do what it is "supposed" to do if given normal use and correct care. If a consumer product, for example - a car, breaks down, you would not have the legal right to demand a refund of the purchase price of the car. However, you may be able to get your car fixed, parts and labour free under the section of the Act that stipulates new and used articles bought from a Saskatchewan retailer "must be durable for a reasonable period of time".



The Act takes into account the price and description of the product, how the product has been maintained, and the length of time you have had it. These factors will have a direct effect on the amount of responsibility the seller has in repairing the product and could result in you and the seller sharing the cost of the repairs on a pro-rated basis.

Any **additional written warranties** (the warranty card) are given to you in **addition** to the warranties you receive under **The Consumer Products Warranties Act.** An additional written warranty can in no way limit the rights you receive under the statutory warranties of the Act.

It is important to remember that **The Consumer Products Warranties Act** only applies to sales between businesses and individuals, not to private sales. For example, if you buy a car from a car agency it applies, but if you buy a used car from your neighbour it does not apply.

The Direct Sellers Act

The Direct Sellers Act is intended to protect people who buy from door-to-door salespeople or over the phone. The most important provisions of this Act are:

- With few exceptions, all door-to-door sellers in Saskatchewan must have a valid direct sellers licence issued by Saskatchewan Justice.
- The licence must contain the name of the salesperson and the company represented.
- A ten (10) day "cooling off period" from the date the contract is signed is provided for all direct sales purchases. During this time consumers have the right to cancel the contract by sending notice to the seller by telegram or registered letter or delivering the letter in person.
- No reason for cancellation of the contract is required.
- Telephone sales are covered under the Act, which means that if you agree to a purchase over the phone you have the same 10 day "cooling off period" and other rights under the Act. If you change your mind about a purchase you must let the seller know by registered mail or telegram. Again, you do not have to give any reason if you change your mind and cancel the contract.

DO'S AND DON'TS for Door-to-Door Sales:

DO

- Do ask to see a licence.
- Do write down the name, address and phone number of the company and salesperson or ask for a business card. Get the car licence of the salesperson.
- Do get all promises in writing.
- Do get estimates from 2 or 3 different companies for home repairs.
- Do take your time before you sign a contract. Read it carefully. Sleep on it. Talk it over with someone you trust.
- Do keep a copy of the contract.
- Do ask for references - have they sold their product/service to someone else in your neighbourhood?
- Do shop around. Compare prices and products.
- Do keep a copy of the registered letter, postal receipt or proof of delivery if you cancel the contract.

DON'T

- Don't be rushed or pushed into signing a contract.
- Don't be afraid to say no. Be firm.
- Don't sign a contract or blank piece of paper just to get rid of the salesperson ... the paper could be a contract.
- Don't pay cash. Pay by cheque or money order. Make sure it's payable to the company, not the salesperson.
- Don't worry if you change your mind. The law says you have 10 days to cancel a direct sales contract.

Things to Remember About Telephone Sales:

- Get the name and telephone number of the company and the cost of product.
- Don't give out your home address.
- Don't give your credit card number over the phone.
- Check the company out. Call the Better Business Bureau. 352-7601 (Regina)
- Think it over. Can you buy the same product, or one like it, for about the same price at a local store?

The Motor Dealers Act

All motor vehicle, motorcycle and snowmobile dealers in Saskatchewan must hold a valid licence from and post a penal bond with Saskatchewan Justice.

A licence indicates only that the required fee has been paid. A licence is no guarantee of the quality of the product or its performance or the quality of service.

The bonding requirements may make money available to satisfy court judgements or other claims which may arise between a licensed motor dealer and a consumer.

A consumer who buys a vehicle privately is not protected in this way.

The Cost of Credit Disclosure Act

Lenders and credit sellers in the province must disclose or state credit charges in writing whenever a cash loan or credit purchase is involved.

This means that when you borrow money or purchase something on credit the interest rate must be expressed as an annual percentage rate. The cost of borrowing or credit (what the borrowing or credit is going to cost you) must be expressed as one sum in dollars and cents.

Clear purchase credit statements are also required regularly; most lending or credit statements are issued monthly.

The Collection Agents Act

Sellers often refer overdue accounts to collection agents who are in the business of collecting such money.

All collection agents and collectors in Saskatchewan must be licensed by Saskatchewan Justice.

The Collection Agents Act governs the proper conduct of collections, including the methods employed by collectors. Collectors may not "harass" people and they cannot do anything which would adversely affect the debtor's employment. Collectors must always clearly identify themselves.

Credit Reporting Agencies Act

This Act governs what can be contained in your credit report. It also contains provisions so that you can dispute the information in your report. Any dispute should be written, not verbal.

The Unsolicited Goods and Credit Cards Act

Under the Act, you have no legal obligation to pay for unsolicited goods or accept credit cards unless you acknowledge in writing your intention to accept them.

The Sale of Training Courses Act

This Act governs the sale of commercial correspondence courses and also includes schools of dancing, self-defence, health clubs and charm or modelling training.

All sellers of training courses must be licensed in Saskatchewan.

The Sale of Training Courses Act also provides cancellation rights if you give the seller 14 days notice by registered mail, telegram or notice delivered in person. The amount of any refund depends upon how much of the course you have taken.

II. Developing the Common Essential Learnings

The Common Essential Learnings (C.E.L.s) are a set of six interrelated areas containing understandings, values, skills and process which are considered important as foundations for learning in all school subjects. The C.E.L.s are not subjects themselves, rather they are integrated into all of the Required Areas of Study. The C.E.L.s are communication, numeracy, critical and creative thinking, personal and social values and skills, technological literacy, independent learning. Each of these C.E.L.s is described below and each is cross-referenced to specific activities in **Project Real World.**

Communication

Communication, or language across the curriculum as it is sometimes called, focuses on the language demands of each school subject. Its purpose is to assist students to come to a better understanding of all their school subjects.

Throughout **Project Real World** students have opportunities to learn the vocabulary specific to certain areas of study and to use these words in a variety of ways in order to increase their understanding of the concepts they represent. A few examples are:

Module I, Chapter A, Topic 2 Technology and the Marketplace	emphasizes equipment and technological processes used in the marketplace. For example, telemarketing
Module I, Chapter B The Consumer and the Economy	emphasizes economic concepts such as interdependence, supply, demand and competition
Module I, Chapter C, Topic 4 Advertising: Information and Persuasion	emphasizes different types of advertising, the purpose of advertising, and its positive and negative effects

Saskatchewan Education's publication **Understanding the Common Essential Learnings** (1988) emphasizes that having students develop questions before they begin an activity is a valuable aid to language and to the development of conceptual thinking. Typically, teacher questioning in an introductory lesson helps students identify what they already know on a topic. Next students are asked to identify what they don't know and what they would like to know on this same topic and to develop a set of questions. The questions direct research and provide a means by which students can mentally organize the information they obtain. Many of the activities in **Project Real World** involve the development of prior questions. One example is:

Module IV, Chapter C, Topic 1, Activity #1 Getting to Know Entrepreneurs in Your Community	students interview entrepreneurs in their community and develop a set of questions prior to beginning the interview

Other ways of helping students to develop the skill of communication include:
- activities which require students to think through and actively construct the meaning of texts, lectures or films for themselves and translate this knowledge into another form.
- activities which involve the preparation of a structured overview or concept map.
- activities which emphasize the underlying structure of how text or sections of text are organized.

Activities of these types are featured throughout **Project Real World.**

Numeracy

The purpose of incorporating numeracy into Saskatchewan's K-12 curricula is to develop individuals who can cope confidently and competently with everyday situations demanding the use of mathematical concepts, as well as to develop students' ability to learn new concepts when necessary.

Project Real World includes a unit on financial planning (Module II, Unit A). The emphasis throughout this unit is on numeracy. Many of the activities require that students perform basic mathematical operations such as multiplication and subtraction so students are reinforcing basic skills. Of equal importance is the fact that students are using those skills in situations which can easily be transferred to real life. They set up spending plans, calculate the cost of credit and balance cheque books. Indeed many of the activities require that students use the real world or their own personal situation as a resource. For example, students are asked to set up a realistic spending plan based on their personal situation at the present time as well as to set up hypothetical spending plans for people who have finished high school.

A second area which develops Numeracy is the unit on Entrepreneurship (Module IV, Unit C). Section 3 (Business Development) of this unit asks students to develop a detailed plan for a hypothetical business. A financial plan is one part of this business plan. During this activity students use the local community to get information about rents; costs of advertising, raw materials and utilities; and wages. The data obtained in this way is used as the basis for the financial plan. Again students are learning how to use basic mathematical skills in an everyday, realistic situation.

Critical and Creative Thinking

The purpose of incorporating critical and creating thinking processes into Saskatchewan's K-12 curricula is to develop individuals who value knowledge, learning and the creative process, who can and will think for themselves, yet recognize the limits of individual reflection and the need to contribute to and build upon mutual understandings of social situations.

Creative thinking is generally considered to be involved with the creation or generation of ideas, processes, experiences or objects; critical thinking is concerned with their evaluation.

There are many situations in **Project Real World** where students are asked to generate ideas. Brainstorming sessions are featured in some activities, in others students are encouraged to identify all the possible alternatives in problematic situations.

Analyzing situations and events, and making decisions about them is central to critical and creative thinking. These processes are also central to **Project Real World.** The entire program is structured around the concept of decision-making. A process that students can use to make decisions is introduced early in the program and it is emphasized that the model can be applied in a wide range of situations ranging from those that are practical (what should I do after university) to those that have to do with the structure of knowledge (how should I organize this report). Throughout **Project Real World** students have many opportunities to use the decision-making model and thus many opportunities to think critically. The importance of using a structured approach to critical thinking cannot be over-emphasized. A structure such as that provided by the decision-makingmodel ensures that all relevant information is considered when a judgement or decision is made and that the judgement is based on the individual's personal goals and values, not on whim.

Personal and Social Values and Skills

The purpose of this C.E.L. is to assist in the development of compassionate and fair-minded people who can make positive contributions to society as individuals and as members of groups. **Project Real World** helps develop this C.E.L. in a number of ways.

The program encourages students to develop a sense of responsibility toward the environment and to act in ways that reflect that concern.

Almost all of Module V "Citizen Participation in Canada's Market-Based Society" relates to this C.E.L. In this module, consumer rights and responsibilities are emphasized and students have opportunities to explore the implications of these rights and responsibilities for individuals and for groups. Chapter C of this module is titled "Making Yourself Heard: The Consumer Citizen." The emphasis here is on speaking up in a responsible way in order to improve the marketplace for the benefit of all.

One aspect of personal and social values and skills is understanding oneself and knowing one's own attitudes, beliefs and personal characteristics. Module IV - Chapter A - Self-Inventory helps students do this. Although the emphasis is on understanding yourself in order to select a career that satisfies you, the understanding gained can be applied to all aspects of life.

Technological Literacy

The purpose of incorporating technological literacy into Saskatchewan's curricula is to develop individuals who understand how technology and society influence one another and who are able to use this knowledge in their everyday decision-making.

One section of **Project Real World** (Module I, Chapter A, Topic 2 - Technology and the Marketplace) was designed specifically to enhance students' technological literacy.

In this section students are asked to collect information about the ways in which technology is used in the marketplace and to consider the consequences of that technology from different points of view. Students also participate in an activity designed to develop their ability to cope with computer error in the marketplace. Two sections in **Project Real World** (Module I, Chapter A, Topic 2 - Technology and the Marketplace and Module III, Chapter C - Choose to Conserve) deal with the environment and with conservation. Because today's environment problems are largely the result of misapplications of technology, those sections too have relevance to technological literacy. In these sections the emphasis is on encouraging students to make personal decisions about technology and the environment and to act upon those decisions. Most of the activities are built around the concept of individual responsibility.

Independent Learning

Independent learning focuses on the creation of the opportunities and experiences necessary for students to become capable, self-reliant, self motivated and life-long learners. What is desired is students who value learning as an empowering activity of great personal and social worth.

One way that teachers can promote independent learning is to teach students a skill at one level and then structure learning experiences so that students have opportunities to use the same skill in many other situations.

Project Real World emphasizes decision-making. Students are taught a basic process which can be used to make decisions and then given many opportunities to apply the process to both practical and conceptual problems.

III. Integrating Project Real World with the Saskatchewan Curriculum

Introduction

Project Real World's modular format gives it great versatility in the classroom. It can be used in its entirety as a separate course; individual modules, units or sections can be taught as mini-courses; or the program can be integrated into the existing curriculum and used to enrich specific courses.

The sections which follow show the relationship between existing Saskatchewan curricula and the various components of **Project Real World.**

Saskatchewan curricula which have links with **Project Real World** include:
- business education
- biology
- career education
- economics
- guidance
- home economics
- law
- mathematics
- social studies

The curricula identified in this integration guide are those in use at the time of writing. Curriculum development is an ongoing process, therefore, some of the curricula will be phased out during the next five years, and replaced by new ones. Updated information will be provided to schools in future years in the form of a supplement.

Business Education
A Curriculum Guide for Division IV: Guide II (1971)

The high school business education program consists of a number of courses on specific topics. These courses are listed below along with the modules and/or units of **Project Real World** which can be used to enrich each one.

Merchandising 26	**Project Real World**
Unit I - Opportunities in Selling	Module IV - Entrepreneurship and the World of Work: This entire module will be useful when teaching career and entrepreneurial opportunities in selling.
Unit II - Employee Relations - getting the right job and giving a day's work for a day's pay.	Module IV, Chapter B - Career Planning; Chapter D - Getting a Job
Unit III - Consumer Motivation	Module II, Chapter A - Topic 1 - Needs and Wants; Topic 2 - Values and Goals
Unit IV - Consumer Services - Credit	Module III, Chapter A - Topic 5 - Credit
Unit V - Sales Support Activities – jobs involved in the merchandising of goods	Module IV - Entrepreneurship and the World of Work: The entire module will be useful when discussing careers and entrepreneurial opportunities related to the merchandising of goods
Unit VII - Selling 2. finding customer's needs and desires.	Module II, Chapter A, Topic 1 - Needs and Wants; Topic 2 - Values and Goals

Merchandising 36 Program A	**Project Real World**
Unit IV - Channels of Distribution 1. Interdependence of sections of the business world.	Module I , Chapter B - Topic 2 - Interdependence
Unit IV - Channels of Distribution 2. Mass production and advertising.	Module II, Chapter A - Topic 4 - Influences: Advertising, Peers, Family and Resources
Unit IX - Promotion	Module II, Chapter A - Topic 4 - Influences: Advertising, Peers, Family and Resources
Unit X - Application and Fundamental Economic Principles of Merchandising	Module I, Chapter B - The Consumer and the Economy
Unit XI - The Consumer 1. Motivation and Behaviour	Module II, Chapter A - Topic 1 - Needs and Wants; Topic 2 - Values and Goals
Unit XIII - Market Management • what does the future hold for marketing?	Module I, Chapter A - Topic 2 - Technology in the Marketplace

Merchandising 36 Program B	Project Real World
Unit IV - Channels of Distribution 1. Interdependence of sections of the business world	Module I, Chapter B - Topic 2 - Interdependence
Unit IV - Channels of Distribution 2. Mass production and advertising	Module II, Chapter A - Topic 4 - Influences: Advertising, Peers, Family and Resources
Unit IX - Promotion	Module II, Chapter A - Topic 4 - Influences: Advertising, Peers, Family and Resources

Employee Relations 26	Project Real World
Unit I - Employment Factor 1. Personality Development 2. Securing a Job 3. On the Job Relations	Module IV, Chapter D - Getting a Job

Retailing 16	Project Real World
Unit III - Sales Promotion and Procedures	Module II, Chapter A - Topic 4 - Influences: Advertising, Peers, Family and Resources
Unit IV - Successful Selling Techniques 4. Learning Customer's Needs and Desires.	Module II, Chapter A - Topic 1 - Needs and Wants; Topic 2 - Values and Goals

Biology

Biology (B.S.C.S.) (1979)
This program is based on the text **Biological Science: An Ecological Approach, B.S.C.S. Green Version.** The chapter number on the left below refers to this textbook.

New Biology 20 and 30 courses are currently being piloted and some changes can be expected during the next few years.

Chapter 20 - Man in the Web of Life (Includes study of the demands of a large population on the environment)	Module I, Chapter A, Topic 3 - The Marketplace and the Environment Module III, Chapter C - Choose to Conserve

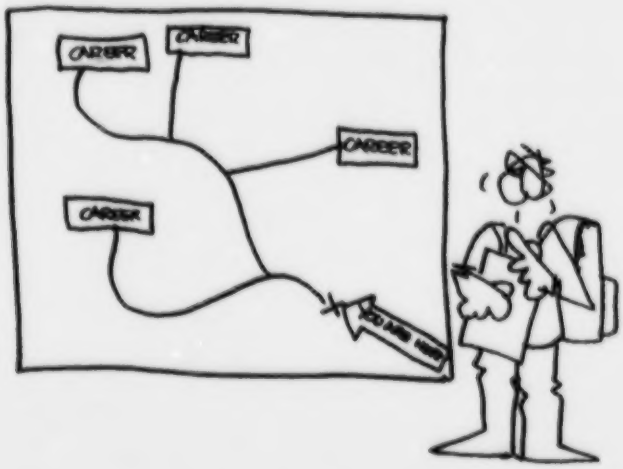
Modern Biology (1971)
Modern Biology is a two-year course which is normally taken by students in Grades 11 and 12.

This program is based on the text **Modern Biology** by Otto and Towle, published by Holt, Rinehart and Winston, 1969. The unit and chapter numbers on the left below refer to this textbook.

Modern Biology 20	**Project Real World**
Unit 8 - Ecological Relationships - Chapters 49-54. The Curriculum guide states: "Ecology provides a meaningful framework by means of which the student is able to interpret the structure and function of organisms. Social problems such as population growth, food shortages, and pollution cannot be clearly understood without a thorough knowledge of the relationships which exist between the organism and its environment."	Module I, Chapter A, Topic 3 - The Marketplace and the Environment Module II, Chapter C - Choose to Conserve

Career Education

Career Education: A Teacher/Counsellor Handbook for Division IV Activity Syllabus (100-hr) (1980)	**Project Real World**
Grade 10 - Unit 2 - Finding Out Exactly What You Want	Module IV, Chapter B - Career Planning
Grade 10 - Unit 3 - Self Concept	Module IV, Chapter A - Self-Inventory
Grade 10 - Unit 6 - Generating Occupational Alternatives	Module IV, Chapter B - Career Planning
Grade 10 - Unit 7 - Researching Occupations	Module IV, Chapter B - Career Planning
Grade 10 - Unit 10 - Planning: The Next 2 Years	Module IV, Chapter B - Career Planning
Grade 11 - Unit 1 - Finding Out Exactly What You Want	Module IV, Chapter A - Self-Inventory
Grade 11 - Unit 3 - Researching Occupations	Module IV, Chapter B - Career Planning
Grade 11 - Unit 6 - Employer-Employee Expectations	Module IV, Chapter D - Getting a Job
Grade 11 - Unit 7 - Budget Considerations	Module III, Chapter A - Topic 2 - Spending Plan
Grade 11 - Unit 10 - Decision-Making	Module II, Chapter B - Decision-Making and Problem-Solving in Everyday Living
Grade 11 - Unit 12 - Resume Writing	Module IV, Chapter D, Topic 1 - Writing a Resume
Grade 12 - Unit 1 - Finding Out Exactly What You Want	Module IV, Chapter B, Career Planning
Grade 12 - Unit 5 - Job Hunting and Researching Job Opportunities	Module IV, Chapter D, Topic 2 - The Job Search
Grade 12 - Unit 6 - Employer-Employee Expectations	Module IV, Chapter D, Topic 2 - The Job Search



Economics

Economics 20 (1975)	Project Real World
Unit One - The Economic Setting 1.2 Needs and Wants	Module II, Chapter A - Topic 1 - Needs and Wants
Unit One - The Economic Setting 1.3 Scarcity, Wants and Choice	Module I, Chapter B - Topic 1 - The Economic System
Unit One - The Economic Setting 1.4 Marketplace	Module I, Chapter B - Topic 1 - The Economic System
Unit One - The Economic Setting 1.5 Factors of Production	Module I, Chapter B - Topic 1 - The Economic System
Unit One - The Economic Setting 1.8 Economic System	Module I, Chapter B - Topic 1 - The Economic System
Unit Two - Production, Specialization and Exchange	Module I, Chapter B - Topic 2 - Interdependence
Unit Three - Business Organization	Module IV, Chapter C - Entrepreneurship
Unit Five - The Role of the Market	Module I, Chapter B - Topic 1 - The Economic System; Topic 2 - Interdependence; Topic 3 - Scarcity, Supply and Demand, Competition
Unit Six - Money and Banking	Module III, Chapter A - Topic 4 - Banking
Unit Seven - Personal Finance	Module III, Chapter A - Personal Finance
Unit Nine - The Role of Government in the Canadian Economy	Module I, Chapter C - Political and Social Systems Influence the Marketplace
Unit Ten - Comparative Economic Systems	Module I, Chapter B, Topic 1 - The Economic System

Economics 30 (1978)	Project Real World
Unit One - The Economic Setting A - The Economic Setting	Module I, Chapter B - The Consumer and the Economy
Unit One - The Economic Setting B - Production , Specialization and Exchange	Module I, Chapter B - The Consumer and the Economy
Unit One - The Economic Setting C - Business Organizations	Module IV, Chapter C - Entrepreneurship
Unit One - The Economic Setting E - The Role of the Market	Module I, Chapter B - Topic 3 - Scarcity, Supply and Demand, Price and Competition
Unit One - The Economic Setting F - Money and Banking	Module III, Chapter A - Topic 4 - Banking
Unit One - The Economic Setting G - Personal Finance	Module III, Chapter A - Financial Planning
Unit One - The Economic Setting I - Role of Government in the Canadian Economy	Module I, Chapter C - Political and Social Systems Influence the Marketplace
Unit One - The Economic Setting J - Comparative Economic Systems	Module I, Chapter B - Topic 1 - The Economic System
Unit Two - The Economy of Saskatchewan C - Government and the Economy	Module I, Chapter C - Political and Social Systems Influence the Marketplace
Unit Three - The Economy of Canada B - Business and Society	Module IV, Chapter C - Entrepreneurship
Unit Three - The Economy of Canada C - Government and the Economy	Module I, Chapter C - Political and Social Systems Influence the Marketplace
Unit Four - The Economic Implications of Social Politics	Module I, Chapter C - Political and Social Systems Influence the Marketplace

Guidance

The high school guidance curriculum consists of five booklets each dealing with different aspects of guidance.

Group Activities in Guidance: Book One: Adolescent Problems and Decision-Making (1976)	**Project Real World**
Advertising Advertising, Peers, Family and Resources	Module II, Chapter A - Topic 4 - Influences: Advertising, Peers, Family & Resources
Decision-Making	Module II, Chapter B - Decision-Making and Problem-Solving in Everyday Living
Decision-Making: Stress and Conflict	Module II, Chapter B - Decision-Making and Problem-Solving in Everyday Living; Module V, Chapter B - Topic 1 - Consumer Assertiveness (Stress); Module IV, Chapter A - Topic 5 - Stress Management

Group Activities in Guidance: Book Two: Career and Vocational Information (1976)	**Project Real World**
Applying for a Position	Module IV, Chapter D - Getting a Job
Aptitudes (Abilities) and Their Profiles	Module IV, Chapter A - Self-Inventory
Module IV, Unit A - Self-Inventory Attitudes	Module IV, Chapter A - Self-Inventory
Career Exploration in a Occupational Setting	Module IV, Chapter B - Career Planning
Career Exploration	Module IV, Chapter B - Career Planning
Career Life Styles	Module IV, Chapter B - Career Planning
Careers and Job Opportunities	Module IV, Chapter B - Career Planning
Careers: The Disagreeable Side	Module IV, Chapter B - Career Planning
How Am I Coping Today?	Module IV, Chapter B - Career Planning
In Search of a Career	Module IV, Chapter B - Career Planning
Interests	Module IV, Chapter A - Self-Inventory
Jobs Within My Community	Module IV, Chapter B - Career Planning
Motivation and Success	Module IV, Chapter A - Topic 2 - Motivation
My Personal World of Work	Module IV, Chapter B - Career Planning
Occupational Exploration	Module IV, Chapter B - Career Planning
Occupations, Careers	Module IV, Chapter B - Career Planning
Work	Module IV, Chapter B - Career Planning

Group Activities in Guidance: Book Three: Group Relations (1976)	Project Real World
Group Decisions	Module II, Chapter B - Decision-Making and Problem-Solving in Everyday Life
Lifestyles	Module II, Chapter A - Topic 5 - Lifestyle

Group Activities in Guidance: Book Four: Personal-Social (1976)	Project Real World
Self-Evaluation - Achievement	Module IV, Chapter A - Self-Inventory
Understanding Self	Module IV, Chapter A - Self-Inventory
"You" - Personality	Module IV, Chapter A - Self-Inventory

Group Activities in Guidance: Book Five: School Adjustment and Educational Planning (1976)	Project Real World
Budgeting: Money	Module III, Chapter A - Topic 2 - Spending Plan
Leisure Time - What Can We Do?	Module III, Chapter B - Topic 7 - Recreation and Leisure
Management of Time and Finance	Module III, Chapter A - Financial Planning

Home Economics

Home Economics 10

Toward Independent Living (1985)	**Project Real World**
Unit 1 - You and Decisions 1.1 Values 1.2 Goals	Module II, Chapter A - Topic 2 - Values and Goals
Unit 1 - You and Decisions 1.3 Needs and Wants	Module II, Chapter A - Topic 1 - Needs and Wants
Unit 1 - You and Decisions 1.4 Resources	Module II, Chapter A, Topic 4 - Influences: Advertising, Peers, Family and Resources
Unit 1 - Decision-Making	Module II, Chapter B - Decision-Making and Problem-Solving in Everyday Life
Unit 2 - You and Others 2.3 Employment	Module IV, Chapter B - Career Planning
Unit 5 - You and Your Living Space	Module III, Chapter B - Topic 4 - Housing

Home Economics 30 (1983)

Home Economics 30 consists of eight half-credit classes. These courses are listed below along with the modules and/or units of **Project Real World** which can be used to enrich each one.

Clothing and the Person 30	**Project Real World**
Unit 2 - The Aesthetics and Economics of Clothing 2.1 Selection of Clothing 2.2 Wardrobe Planning	Module III, Chapter B - Shopping Skills - Topic 3 Clothing Includes activities on wardrobe planning and clothing selection and purchasing.
Unit 4 - The Construction of Clothing 4.1 Fitting 4.2 Construction 4.3 Evaluation	Module III, Chapter B - Topic 3 Clothing Includes activities on evaluating the quality and construction of clothing.
Unit 5 - Careers Related to Clothing Textiles	Module IV - Entrepreneurship and the World and of Work This entire module focuses on various aspects of career development. It will be useful for discussing both careers and entrepreneurial opportunities in the field of clothing and textiles.

Clothing and Fashion 30	**Project Real World**
Unit 2 - The Clothing Industry 2.1 Fashion Designers 2.2 Fashion Merchandising • the fashion industry as an economic force.	Module I, Chapter B - The Consumer and the Economy The basic economic principles developed in this unit can be used to describe and clarify the way in which the fashion industry operates.
Unit 2 - The Clothing Industry 2.3 Technology and the Market	Module I, Chapter A - Topic 2 - Technology in the Marketplace
Unit 2 - The Clothing Industry 2.4 Technology and the Environment	Module I, Chapter A - Topic 3 - The Marketplace and the Environment
• recycling clothing, manufacturing and cleaning clothing with environmentally friendly techniques.	Module II, Chapter C - Choose to Conserve

Unit 5 - Careers Related to Clothing and Textiles	Module IV - Entrepreneurship and the World of Work This entire module focuses on various aspects of career development. It will be useful for discussing both careers and entrepreneurial opportunities in the field of clothing and textiles.

Family Life 30	**Project Real World**
Unit 2 - Preparation for Commitment to Family Life 2.2 Decision-Making	Module II, Chapter B - Decision-Making and Problem-Solving in Everyday Life The decision-making process described in this unit can be applied to all situations including those related to family life.

Finance 30	**Project Real World**
Unit 1 - Finances and the Family Life Cycle 1.1 Goals 1.2 Values 1.3 Resources 1.4 Changes in Family Resources	Module II, Chapter A - Topic 2 - Values and Goals; Topic 4 - Influences: Advertising and Peers, Family and Resources
Unit 2 - Your Income 2.1 Income 2.2 Paycheque 2.3 Deductions 2.4 Savings 2.5 Credit 2.6 Financial Planning	Module III, Chapter A - Financial Planning This module provides numerous activities which cover all aspects of income and financial planning.
Unit 3 - The Knowledgeable Consumer 3.1 Consumer Protection 3.2 Consumer Rights and Responsibilities	Module V - Citizen Participation in Canada's Market-Based Society The entire module will be useful.
Unit 4 - Applying Consumer Information 4.1 Accommodation 4.2 Home and Appliances 4.4 Transportation 4.5 Food 4.6 Leisure 4.7 Children 4.8 Education	Module III, Unit B - Shopping Skills The entire module will be useful.
Unit 5 - Careers in Finance	Module IV - Entrepreneurship and the World of Work This entire module focuses on various aspects of career development. It will be useful when discussing both careers and entrepreneurial opportunities in the field of finance.

Food and Its Preparation 30	**Project Real World**
Unit 1 - Management of Food Resources 1.1 The Food Market 1.2 The Changing Producer 1.3 The Changing Industry 1.4 The Changing Consumer (Note: One of the topics covered in this section is the role of the food industry in the economy)	Module I, Chapter B - The Consumer in the Economy The activities relating to producers and consumers in this unit will be useful.

Unit 3 - Careers in Food and Nutrition	Module IV - Entrepreneurship and the World of Work This entire module focuses on various aspects of career development. It will be useful for discussing both careers and entrepreneurial opportunities in the field of food and nutrition.
Food and Nutrition 30	**Project Real World**
Unit 3 - Hazardous Substances and Additives	This module describes consumer protection legislation and ways in which citizens can protest against aspects of the marketplace to which they object. Module V - Citizen Participation in Canada's Market-Based Society
Housing 30	**Project Real World**
Unit 1 - Housing Values • how personal values and family responsibilities influence the choice of a home.	Module II, Chapter A - Topic 2 - Values and Goals; Topic 3 - Adult, Roles, Responsibilities, Choices and Freedoms
Unit 4 - Financial Considerations • shopping for rented or owned accommodation.	Module III, Chapter B - Topic 4 - Housing
Unit 5 - Energy Efficient Housing	Module II, Chapter C - Choose to Conserve
Unit 8 - Housing of the Future	Module I, Chapter A - Topic 2 - Technology in the Marketplace
Unit 9 - Careers in Housing	Module IV - Entrepreneurship and the World of Work This entire module focuses on various aspects of career development. It will be useful for discussing both careers and entrepreneurial opportunities in the field of housing.
Interior Design 30	**Project Real World**
Unit 3 - Careers in Interior Design	Module IV - Entrepreneurship and the World of Work This entire module focuses on various aspects of career development. It will be useful for discussing both careers and entrepreneurial opportunities in the field of interior design.

Law

Law 30 (1974)	Project Real World
Part VI Common Contracts • Renting property • Leases	Module III, Chapter B, Topic 4 - Housing
• Conditional sales and consumer protection	Module V, Chapter B - Consumer Protection Laws
Part V Going into Business	Module IV, Chapter C - Entrepreneurship

Mathematics (1971)

Mathematics 10	Project Real World
Business and Consumer Mathematics I. Simple Interest and Credit Plans	Module III, Chapter A, Topic 5 - Credit
Optional Topics	
I. Owning an Automobile	Module III, Chapter B, Topic 6 - Transportation
III. Insurance	Module III, Chapter A, Topic 6 - Insurance
IV. Saving and Investing Money	Module III, Chapter A, Topic 3 - Savings and Investment
V. Earning Money	Module III, Chapter A, Topic 1 - Income

Mathematics 20	Project Real World
Business and Consumer Mathematics I. Compound Interest .	Module III, Chapter A, Topic 5 - Credit

Mathematics 30	Project Real World
Business and Consumer Mathematics I. Annuities .	Module III, Chapter A, Topic 3 - Savings and Investment

Social Studies

The high school social studies program is currently being rewritten. The tentative implementation schedule is as follows:

Course	Pilot	Implementation
Grade 10	90/91	92/93
Grade 11	91/92	93/94
Grade 12	92/93	94/95

The curriculum guides listed below will be in use until the new ones are officially adopted.

Please note that the social studies program has two sets of curriculum guides. In addition to the guides described below, there is a second set of 10-20-30 guides which detail a traditional history course.

Social Studies 10 Man: A Study of the Individual (1975)	**Project Real World**
Section I - Introduction to Inquiry and Problem Solving. The five-step problem solving model introduced in this section is very similar to **Project Real World's** decision-making model.	Module II, Chapter B - Decision-Making and Problem Solving in Everyday Living
Section II - The influence of Inherited and Acquired Factors. The emphasis here is on psychological needs.	Module II, Chapter A, Topic 1 - Needs and Wants
Section III - The Influence and the Environment (Physical and Human)	Module II, Chapter A - Focus on the Individual
Section IV - The Influence of Social Relationships and Organizations	Module I, Chapter C - Political and Social Systems Influence the Marketplace
Section V - The Influence of Decision-Making	Module II, Chapter B - Decision-Making and Problem-Solving in Everyday Life

Social Studies 20 Cross-Cultural Comparison (1976)	Project Real World
Section I - An Introduction to the Concept of Culture. Understanding (a) production and distribution of goods and services	Module I, Chapter B - The Consumer and the Economy
Section II - The Relationship Between Culture and the Physical Environment. This section discusses the relationship between the environment and the way in which people meet their basic needs	Module I, Chapter A, Topic 3 - The Marketplace and the Environment Module II, Chapter C - Choose to Conserve Module II, Chapter A, Topic 1 - Needs and Wants
Section III - The Relationship Between Culture and the Social Environment. Understanding (a) production and distribution of goods and services - economic structures	Module I, Chapter B - The Consumer and the Economy
Section III - The Relationship Between Culture and the Social Environment. Understanding (b) - maintenance of order and security - political structures	Module I, Chapter C - Political and Social Systems Influence the Marketplace

Social Studies 20 Canadian Studies (1978)	Project Real World
Section I - An Introduction to Canadian Studies. Understanding (a) physical environment	Module I, Chapter A, Topic 3 - The Marketplace and the Environment Module III, Chapter C - Choose to Conserve
Section I - An Introduction to Canadian Studies. Understanding (b) economic systems	Module I, Chapter B - The Consumer and the Economy
Section I - An Introduction to Canadian Studies. Understanding (c) political structures	Module I, Chapter C - Political and Social Systems Influence the Marketplace
Section II - The Relationship Between Canadians and the Physical Environment	Module I, Chapter A, Topic 3 - The Marketplace and the Environment Module III, Chapter C - Choose to Conserve
Section III - The Relationship Between Canadians and the Social Environment	Module I, Chapter C - Political and Social Systems Influence the Marketplace

Social Studies 30 Canadian Studies (1978)	Project Real World
Section I - An Introduction to Canadian Studies. Understanding (a) physical environment	Module I, Chapter A, Topic 3 - The Marketplace and the Environment Module II, Chapter C - Choose to Conserve
Section I - An Introduction to Canadian Studies. Understanding (b) economic systems	Module I, Chapter B - The Consumer and the Economy
Section I - An Introduction to Canadian Studies. Understanding (c) political structures	Module I, Chapter C - Political and Social Systems Influence the Marketplace
Section II - The Relationship Between Canadians and the Physical Environment	Module I, Chapter A, Topic 3 - The Marketplace and the Environment Module II, Chapter C - Choose to Conserve
Section III - The Relationship Between Canadians and the Social Environment	Module I, Chapter C - Political and Social Systems Influence the Marketplace

IV. Resource Materials

Introduction

The activities in **Project Real World** can be expanded, enhanced or adapted for special needs learners through the use of appropriate resource materials. Some of the activities in the program are research projects. For those activities, resource materials are absolutely essential.

A wide range of resources to support **Project Real World** can be borrowed from the Consumer Information Centre at the Saskatchewan Family Foundation. The Centre's collection includes books, films, kits, videos and several other types of materials. All teachers in the province can borrow free of charge. Send requests to:

Consumer Information Centre
Saskatchewan Family Foundation
1871 Smith Street, Regina S4P 3V7
Telephone: (306) 787-5578

The listing which follows is a sampling of the resources available from the Consumer Information Centre which can be used to support **Project Real World**. The listing is by no means comprehensive - the Centre contains several thousand more items which are equally relevant.

The listing begins with periodicals and general materials. Then materials are grouped according to the units in **Project Real World**. Teacher references appear first in each section followed by student and teacher materials. The number which follows each title (except periodicals) is the Saskatchewan Family Foundation's library call number. It assists library staff and users to locate items on the shelf. All materials except periodicals are available for loan from the Consumer Information Centre.

Periodicals

Student and Teacher Materials

Canadian Consumer *(Periodical). Canadian Consumer, Monthly.*
Each issue includes feature articles discussing consumer issues or categories of products, and tests or surveys in which similar products are compared and rated.

Ordering address: **Canadian Consumer**, Box 9300, Ottawa, Ontario K1G 3T9. (Note: Members of the Consumers' Association of Canada receive this publication as part of their membership.)

Consumer Reports *(Periodical). Consumers Union, Monthly.*
Each issue includes ratings on a variety of consumer products. Over the course of a year, many different types of products are compared and evaluated. Also featured are articles on current trends in the marketplace and points to watch for when buying specific products.

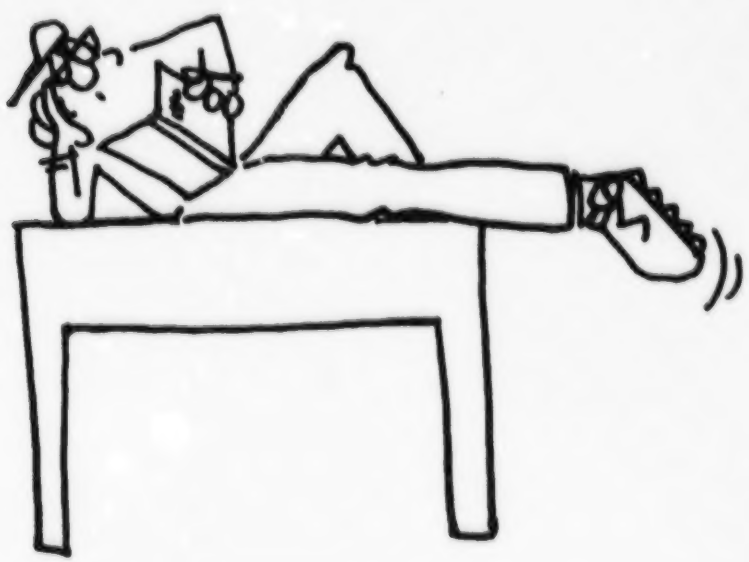
Ordering address: Consumer Reports, P.O. Box 53029, Boulder, CO, U.S.A. 80233-3029.

Current Consumer and Lifestudies: The Practical Guide to Real Life Issues *(Periodical). General Learning Corporation, Monthly, September to May.*
A magazine for teenagers which features articles and columns on consumer choices, shopping tips, interpersonal relations, personal development and social responsibility. Each issue includes a separate teacher's guide which suggests classroom activities to supplement the contents of the magazine.

Ordering address: General Learning Corporation, 60 Revere Dr., Northbrook, IL, U.S.A. 60062-1563.

Protect Yourself: A Magazine for Consumers *(Periodical). Quebec Office de la protection du consommateur. Monthly.*
Articles on buying and using various consumer products and services make up most of the content in this magazine. In addition, one or two categories of products are tested and rated each month. (*Protect Yourself* ceased printing in English May 1991. English issues available 1979 - April 1991. French issues available only from May 1991.)

Ordering address: **Protect Yourself**, 7 Bates Road, Outremont, Quebec H2V 1A6.



General Materials

Teacher References

Consumer Education Learning Activities *(Book). Revised edition. By Jerry Forkner and Gail Schatz. Social Science Education Consortium, 1989. (#372.8 For)*
Thirty learning activities covering various aspects of consumer education. Topics featured include: economics of the marketplace, financial management, credit, purchasing, advertising, consumer protection and several others.

Student and Teacher Materials

Consumer Behavior *(Book). By Gilbert D. Harrell. Harcourt Brace Jovanovich, 1986. (#658.834 Har)*
A basic textbook for high school students focusing on the behaviour of consumers. Decision-making, the factors which influence decisions and the social environment within which consumer decisions are made are the topics covered.

Consumer Behaviour in Canada: Theory and Practice *(Book). By T.K. Clarke and F.G. Crane. Harcourt Brace Jovanovich, 1990. (#658.832 Cla)*
An examination of the factors which influence the behaviour of Canadian consumers. The book begins with a discussion of the way in which consumers make decisions and a review of Canadian demographics, culture and social class. It then outlines internal influences on consumer behaviour such as life-style, motivation and perception. The book concludes with other factors which influence consumer behaviour such as the adoption and diffusion of innovation and organizational buying behaviour. Each chapter ends with case studies.

Consumers Make Economic Decisions *(Book). 2nd ed. By Joseph G. Bonnice and Rosella Bannister. South-Western, 1990.(#640.73 Bon)*
Teacher's Manual and Key *(#640.73 Bon)*
Student Activity Guide *(#640.73 Bon)*
An introductory text designed to encourage students to develop new ways of thinking about how their consumer decisions and actions can shape the quality of their lives. Topics covered include choices and taking action. The text is easy to read and will be suitable for students who read below grade level. The teacher's manual includes duplicating masters and teaching suggestions. The student activity guide contains attitude surveys, and vocabulary and consumer exercises.

Strategies for Career and Life Management *(Book). By Carol Bessert, Sharon D. Crozier and Claudio Violato. Weigel, 1988. (#646.7 Bes)*
Teacher Guide *(#646.7 Bes)*
Strategies for Career and Life Management focuses on five broad topics: self-management, well-being, relationships, careers and the world of work, and independent living. It is intended to help teenagers manage their lives successfully and to contribute positively to society.

Succeeding on Your Own: Goals, Resources and Decisions *(Book). By Jeri Lynn Rieker and Gail House. Harcourt Brace Jovanovich, 1986. (#640.73 Rie)*
A basic textbook intended to prepare young people for independent living. Topics covered include: adult roles, communication, the world of work, money management, caring for a home, clothing and grooming, nutrition and health care, and others. Each chapter ends with questions and suggested activities.

I The Canadian Marketplace and You

I a The Canadian Marketplace

Student and Teacher

Street Cents #6: Future *(Video). CBC Halifax (Teacher's Guide, Saskatchewan Family Foundation), 1989. One 30-minute videotape with teacher's guide. (#AV640.73 Str#6)*
Future consumer products are predicted and viewers give their opinions on past and future inventions.

Streetests: sunglasses, microwave foods, grocery store scanners.

I b The Consumer and the Economy

Teacher References

Economics: A Self-Teaching Guide *(Book). By Stephen L. Slavin. John Wiley and Sons, 1988. (#330 Sla)*
This introduction to economics features self-tests at the end of each section. Because the approach is theoretical rather than practical, this book is more suited for teacher background than for student use.

Student and Teacher Materials

Consumers in the Economy *(Book). 2nd ed. By D. Hayden Green. South-Western, 1988. (#640.73 Gre)*
Teacher's Manual *(#640.73 Gre)*
Student Supplement *(#640.73 Gre)*
This basic consumer education textbook is organized around four themes: economics and the individual, the consumer in the marketplace, financial management and resource management. The content is structured around a framework of economic concepts so that specific key concepts are developed in each chapter.

Economics in the Marketplace *(Filmstrip). Encyclopedia Britannica Educational Corporation, 1982. Four Filmstrips, with four audiocassettes and teacher's guide. (#AV330 Eco)*
This resource introduces the concept of a market, defines the role of producers and consumers in the market, and describes different types of economic systems. Most useful as a basic introduction for students who have little background in economics.

Markets: Exchanging Goods and Services - 9.12 minutes
Consumers and the Market - 8.45 minutes
Producers and the Market - 9.07 minutes
Economic Systems - 7.38 minutes

The Economy Game: The Know-How of Success *(Game). G. Krummacher, 1975. Game board, teacher's guide and miscellaneous playing pieces. (#AV330 Eco)*
A game which can be played by two to six players that demonstrates the way that an economy works. Concepts emphasized include: banking, consumers' decision-making, saving, investment, production, selling, risk and the stock market.

Give and Take *(Video). Agency for Instructional Television, 1982. Twelve 15-minute programs on four videotapes with teacher's guide. (#AV330 Giv)*
Designed to present information on personal economics to teenagers. Viewers require no previous knowledge of economic concepts. The guide includes background information on each program, suggested classroom activities, and student handouts.

Tape #1 - You Choose - Scarcity and Personal Decision-Making; We Choose - Scarcity and Social Decision-Making; Let's Save - Opportunity Cost.

Tape #2 - Creditwise - Opportunity Cost; Where Do Jobs Come From? - Deserved Demand; A Key to Productivity - Human Capital.

Tape #3 - Private or Public? - Public Goods and Services; Changing Taxes - Public Goods and Services; Market Prices - Supply and Demand.

Tape #4 - The Changing Market - Supply and Demand; Take Your Choice - Substitution; Why Competition? - Market Structure.

Inflation: Why Me? *(Kit). J.C. Penny, 1980. One filmstrip with audiotape cassette and teacher's guide, game with board and question cards, quiz. (EAV330.41 Inf)*
The main focus of this kit is the effect of inflation on consumers and the ways in which consumers react to inflation. The filmstrip features both theoretical background and practical examples while the game and quiz present scenarios from everyday life in which inflation affects individuals.

Scarcity and Allocation *(Game). By Erwin Rausch. Dedatic Systems, n.d. 12 sets of game instructions. (#AV330 Rau)*
The concepts of scarcity of resources and resource allocation are emphasized in this game. Students playing the game are asked to imagine themselves in a Robinson Crusoe-like situation on a desert island and to decide which resources they will use and how these resources will be allocated in order to increase their standard of living.

I c Political and Social Systems Influence the Marketplace

Student and Teacher Materials

Promises *(Video). International Tele-Film, 1987. One videotape - 21 minutes. (#AV659.143 Pro)*
Host Stacy Keach talks about how advertising influences what we buy and believe. He points out how most advertising attempts to appeal to our emotions rather than presenting objective factual information.

Street Cents #1: Advertising *(Video). CBC Halifax (Teacher's Guide, Saskatchewan Family Foundation), 1989. One 30-minute videotape with teacher's guide. (#AV640.73 Str#1)*
Viewers are encouraged to take a critical look at advertisements and the products they promote. Because **Street Cents** is a consumer-based show, it is broadcast without the support of advertising. The importance of this autonomy is brought home through humourous incidents where the **Street Cents** hosts refuse the constant advertising attempts made by Ken, a salesperson for the fictitious Buyco company.

The process, costs and work involved in producing commercials are discussed.

Streetests: batteries, breath fresheners and video games.

II Your Economic Decisions

II a Focus on the Individual

Student and Teacher Materials

Money and Values *(Filmstrip). The Learning Seed, 1980. Two filmstrips, two audio-cassettes, teacher's guide. (#AV301.21 Mon)*
This kit explores our individual and societal values regarding money and wealth. The teacher's guide includes a number of discussion questions and classroom activities.

Part I - The Psychology of Money
Part II - Money, Status and Careers

Needs and Wants: Choices in Decision-Making *(Filmstrip). Glencoe, 1981. One filmstrip with accompanying audiotape cassette and teacher's guide. (#AV153.83 Nee)*
In order to assist students to distinguish between a need and a want, three real-life vignettes are presented. Students are encouraged to explore their reasons for making certain purchases, compare their values to others and explore the options available to them.

Street Cents #10: Image *(Video). CBC Halifax (Teacher's Guide, Saskatchewan Family Foundation), 1989. One 30-minute videotape with teacher's guide. (#AV640.73 Str #10)*
Image is addressed with a sense of humour in this edition of Street Cents. The program discusses causes and prevention of acne, perspiration and body odor, and shows the role that advertisers play in influencing image.

Streetests: shampoo, hairdryers, Oxy 5.

II b Decision-Making and Problem-Solving in Everyday Living

Student and Teacher Materials

Decision-Making: Values and Goals *(Video). Visual Education Centre, 1987. One videotape - 17 minutes. (#AV153.83 Dec)*
A humourous presentation featuring "Decision-Making Unlimited", an imaginary organization dedicated to better decision-making. The steps in decision-making and the importance of basing decisions on personal values are emphasized.

How to Make Good Decisions *(Video). Pleasantville Media, 1983. Three programs with teacher's guide. (#AV153.83 How)*
Part 1 describes three decision-making styles: the automatic decision, the decision by default and the reasoned decision.
Part 2 describes a five-step process which can be used to make reasoned planned decisions.
Part 3 discusses group decision-making.

Part 1 - Decisions and Values - 10 minutes
Part 2 - The Five-Step Process - 15 minutes
Part 3 - Group Decision-Making - 13 minutes

IIc Choose to Conserve

Student and Teacher Materials

Consuming Our Resources: What About Tomorrow? *(Filmstrip). Butterick, 1981. One filmstrip, audiotape cassette and educator's guide. (#AV531.62 Con)*
Consuming Our Resources points out that unless we change our energy consumption habits, tomorrow may bring disastrous pollution problems and serious shortages of food and mineral resources. Alternative power sources, mass transportation, recycling and pollution control are discussed as partial answers to this problem.

Reducing, Reusing and Recycling: Environment Concerns *(Video). Rainbow Educational Video, 1990. One videotape, teacher's guide and evaluation questions. (#AV 658.567 Red)*
After an introduction which describes different types of garbage and ways in which garbage is disposed of, this program emphasizes the three "R"s of conservation. The teacher's guide includes activities and discussion questions.

Street Cents #8: The Environment *(Video). CBC Halifax (Teacher's guide, Saskatchewan Family Foundation), 1989. One 30-minute videotape with teacher's guide. (#AV640.73 Str #8)*
This show features information about practises that threaten the environment and ways that we can save our earth. Bruce Cockburn and other rock stars such as The Cowboy Junkies, who have chosen the environment as a cause to support, are highlighted. Studio guest Bob MacDonald demonstrates global warming. One field item focuses on a recycling project started by Newfoundland teens.

Streetests: disposable cameras and granola bars.

Waste Management: Waste is a Waste! *(Video). Mead Educational, 1987. Two programs on one video with teacher's notes. (#AV344.046 Was)*

Program 1 - Domestic Waste Management - 20 minutes - a review of current methods of disposing of waste from homes, open-side dumping, incineration and sanitary landfilling and their disadvantages. The need for a working strategy based on the "R"s of waste management is emphasized.

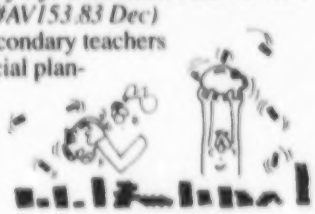
Program 2 - Commercial and Industrial Waste Management - 19 minutes - Commercial waste is the waste produced during the manufacture of consumer products. There are many different types of commercial waste and responsibility for its management rests with many different organizations. Again, the need for a waste management strategy is emphasized.

III Resource Management, Skills - What Money Can't Buy

III a Financial Planning

Teacher References

Decisions, Decisions: Preparing for a Life-Time of Financial Responsibilities: A Staff Development Workshop for Secondary School Trainers and Teachers *(Slide). Teacher Education Program, Education Services, American Council of Life Insurance, 1983. 15 minutes, 80 slides with audiotape cassette and teacher's guide. (#AV153.83 Dec)*
This staff development package is designed to introduce secondary teachers to the concepts and principles of personal and family financial planning and provide them with useful suggestions for teaching these skills to secondary school students. Although the package is specifically designed to be delivered in a workshop setting it would also be useful as background reading for individual teachers.



Dollars and Sense *(Kit). Manitoba, 1980. Department of Health. Ten printed lessons. (#AV332.024 Man)*
A section on values, goals and decision-making introduces this series of lessons. The lessons themselves cover credit, recordkeeping, savings and investment, food and clothing, transportation and housing, and being a responsible consumer.

An Instructor's Guide for Personal and Family Financial Planning *(Book). Canadian Life and Health Insurance Association, 1984. (#332 Ins)*
The coverage of this teacher's activity guide is not limited to personal money management. It also includes activities on employee benefits, investing, credit, pension plans, retirement planning, starting your own business and career selection. Duplicating masters for student handouts and worksheets follow the description of each activity.

Personal Financial Planning in Canada *(Book). By Jean-Marc Cote and Donald Day. Allyn and Bacon, 1987. (#332.024 Cot)*
This very comprehensive reference provides background information on every aspect of personal financial planning. Detailed financial calculations appear throughout.

Your Guide for Teaching Money Management *(Book). By Joyce E. Bryant, Sharon M. Tarrant and Nancy H. Baran. Household Financial Services, 1988. (#332.024 Bar)*
Several dozen ideas for activities which can be used to teach personal and family finance are provided. A particular strength of this publication is its discussion of the ways that community resources can be used to enrich instruction on money management.

Student and Teacher Materials

The Big Jump: A Classroom Guide for Teaching Insurance to Teenagers and Young Adults Through Creative Activities *(Kit). National Credit Union Youth Program, CUNA Mutual Insurance Group and Credit Union National Association, 1986. Teacher's guide and 25 duplicating masters. (#AV368 Big)*
Covers home, auto, health and life insurance. Activities are designed to help students understand each of these types of insurance and to make thoughtful purchasing decisions. Most activities are based on the duplicating masters included with the kit.

Budget Bingo *(Game). Home Economics Directorate, Manitoba Department of Health and Social Development, n.d. Leader's guide, 18 bingo cards and master bingo card. (#AV332.024 Bud)*
Budget Bingo helps students develop an awareness of budget categories and assists them to assign common purchases to one of these categories.

A Budget for All Reasons *(Slide). Saskatchewan Consumer and Commercial Affairs, 1989. Forty-eight slides with accompanying audiotape cassette and script. (#AV332.024 Sas)*
A general overview of the budgeting process. Topics covered include: why a budget is important, the principles of budgeting and setting personal priorities.

Charge It *(Game). Talicor, 1990. Game board, 16 simulated credit cards, miscellaneous plastic pieces, play money, 40 action cards and instructions. (#AV332.7 Cha)*

A board game designed to teach appropriate use of credit. The objective of the game is to acquire the right combination of paid-up credit card, purchased items and cash.

The Cost of Raising a Child *(Computer Software). By Robin A. Douthill. College of Home Economics, University of Saskatchewan, 1985. IBM floppy disk with teacher's guide. (#AV332.024 Dou)*
The cost of raising a child from birth to age 18 is calculated in 1985 dollars. As well, the economic and non-economic benefits of having children are discussed.

Credit: Handle with Care *(Filmstrip). Household International, 1981. One filmstrip with audiotape cassette, teacher's guide and information booklet. (#AV332.7 Cre)*
Topics covered include the pros and cons of credit, credit worthiness, credit costs, managing credit and credit problems. The teacher's guide includes duplicating masters and additional activities.

Handling Your Money *(Video). Educational Design, 1988. (#AV332.024 Han)*
Handling Your Money teaches students the basic principles of money management they will need to know when living on their own. It shows the difference between living in a supportive environment, such as at home, and managing their own finances while living independently.

Handling Your Money: 36 Activities in Basic Money Management *(Duplicating Masters). By Nancy Lobb, J. Weston Walch. 1986. Thirty-six duplicating masters and teacher's instructions. (#AV332.024 Lob)*
Topics included in this very practical kit include: the paycheque, the chequing account, the savings account and credit and loans. Typical activities include calculating paycheque deductions, writing cheques and deposit slips, filling out the forms to open a bank account and calculating interest.

The Insurance Kit *(Kit). Ontario Ministry of Consumer and Commercial Relations, n.d. One poster, 20 copies of a tabloid, 4 duplicating masters, 24 photos, teacher's guide and 3 booklets. (#AV368.3 Ont)*
Covers all types of insurance. The tabloid is suitable for students with limited reading skills, other booklets provide background information for the teacher or for students doing research on this topic.

Investing in Canada *(Film). Toronto Stock Exchange, Crawley Films, 1982. One 16mm film. (#AV332.678)*
This film describes the stock market in the context of Canada's market economy. The process used by a corporation to raise capital, from the underwriting process to the trading of shares on the Toronto Stock Exchange, is described.

Investing in the Stock Market *(Film). Toronto Stock Exchange, Crawley Films, 1982. One 16 mm film. (#AV332.678)*
This film looks at the securities industry from the perspective of the individual investor. It examines the investment objectives of different individuals, explains the broker/client relationship and shows how an order is completed on the TSE floor.

Investment Picture - How to Invest in Canada *(Video). Investment Dealers of Canada, 1981. One videotape. (#AV332.6)*
Topics covered include the risk associated with investment, investment as a wedge against inflation, investment objectives, types of investments and the role of an investment dealer.

The Market in Action *(Film). Toronto Stock Exchange, Crawley Films, 1982. (#AV332.678)*
The process that a company uses to list its stock on the Toronto Stock Exchange is described, as well, activity on the TSE trading floor is explained. The viewer follows a trade from the time the order is placed in a brokerage office to the completion on the floor of the TSE, to its appearance on ticker tapes across the continent.

Money Management and Consumers in Today's Society *(Kit). By Keith Mauthe. Division of Continuing Education, Lethbridge Community College, 1984. Instructor's guide and student workbook. (#AV332.024 Mau)*

Topics covered include: attitudes toward money, setting financial goals, budgeting, credit, financial management and problems, and strategies for economizing. The student workbook features background information and worksheets. The instructor's guide includes discussion questions and classroom activities.

Money Management Library *(Kit). Household Finance Corp, 1979-1989. Ten booklets. (#AV332.024 Mon)*
The booklets in this kit cover all aspects of personal money management including credit: shopping; housing, food, automobile, recreation and clothing purchases; financial planning; and children and money management.

The Money Tree *(Film) 2nd ed. Aim Instructional Media, 1983. One 16mm film. (#AV301.42)*
A dramatic portrayal of how a new marriage can fail because of poor financial management. Poor planning, lack of budgeting skills, loss of employment and over-extension of credit lead to arguments and marriage breakdown.

More Than Money *(Filmstrip). The Canadian Bankers' Association, 1984. Two filmstrips with accompanying audiotapes, 10 booklets. (#AV332.024 Can)*

Filmstrip #1 - Choices - Emphasizes the factors which influence choices and the five-step decision-making process.

Filmstrip #2 - From Barter to Banks - Describes the origin of the monetary system and the development of the Canadian Banking System.

Booklets - More Than Money (program overview); Banking Services Today; Choices; Savings; From Barter to Banks; Investing; Consumption and Planning Your Spending; Spending and Consumer Protection; Insurance; Credit.

On Your Own: A Classroom Guide to Credit Unions *(Kit). Credit Union Central of Saskatchewan. n.d. One 10:56 minute videotape, poster, 7 duplicating masters, miscellaneous printed program materials. (#AV 332.024 Ony)*
Introduces students to credit unions - what they are, how they can help and how they compare to other financial institutions. In addition, information about budgeting, writing cheques, balancing a cheque book, applying for loans, etc. is provided.

Paycheck Power *(Film). Magic Lantern, 1981. One 16mm film (#AV301.42)*
The importance of budgeting and wise money management are emphasized in Paycheck Power. Attitudes, values, spending, saving and credit are discussed. The film outlines problems that poor money management can cause in other areas of life.

Paying Your Way *(Game). By John Marts. McGraw-Hill, 1975. Game board, rules and miscellaneous playing pieces. (#AV332.024 Mar)*
The object of this game is to manage your money well enough to buy the furniture needed to furnish an apartment. The first player to furnish an apartment, remain debt-free and make all calculations correctly is the winner.

Premarriage Money Management Course *(Kit). Manitoba Department of Health, n.d. Miscellaneous printed information sheets. (#AV332.024 Man)*
Although this kit is designed specifically for newly married couples, it will also be relevant to high school students who are preparing for independence. Topics featured include consumer choice, money management skills and wise use of credit.

Street Cents #7: Millionaire *(Video). CBC Halifax (Teacher's Guide, Saskatchewan Family Foundation), 1989. One 30-minute videotape with teacher's guide. (#AV640.73 Str #7)*
The theme is money - making it and spending it. Guests are two young people who have amassed a large amount of money in two different ways (earning and winning). The show's hosts experience some of the negative effects that winning a large amount of money can have and plot how to spend the money they would get if they won the lottery.

Streetests: telephones, waterproof watches, and a waterproof camera.

That's Life: A Newspaper Simulation Game *(Game). Newspaper in Education Program, n.d. Six booklets. (#AV332.024 Tha)*
Students use information from the newspaper to budget for a family of four. Game is quite realistic; students are required to prepare and cost out menus, write cheques and balance a cheque book. In addition, students are asked to use the newspaper to find answers to general questions concerning family financial planning.

The Toronto Stock Exchange *(Kit). Toronto Stock Exchange, n.d. 27 booklets and information sheets. (#AV332.642 Tor)*
A collection of booklets and information sheets which describe the Toronto Stock Exchange and provide information about investing in stocks, bonds and mutual funds.

Understanding Inflation *(Filmstrip). Butterick, 1980. One filmstrip with audiotape, teacher's guide and duplicating masters (#AV332.41 Und)*
Understanding Inflation examines topics such as the effect of inflation on a person with a fixed income, the causes of inflationary spirals and what students can do to help fight inflation.

The teacher's guide includes background information, discussion questions and a script for the filmstrip.

III b Shopping Skills

Student and Teacher Materials

Be a Better Shopper *(Kit). Cornell Co-operative Extension, Cornell University, 1982. 164 slides, loose-leaf binder containing 8 units, record sheets and program overview. (#AV640 Bea)*
Supermarket shopping is the focus of this kit. Topics covered include budgeting for food, reading labels, the cost of convenience foods and comparative shopping among others. Teacher's guide includes background information, suggested teaching activities and discussion questions.

Beat the Supermarket Blues...and Eat Well Too! *(Book). By Marsha Giles and Joyce Conway, Purpose Books, 1984. (#641 Gil)*
The first 10 chapters of this publication emphasize tips and suggestions for economical food buying and meal planning. The last 10 chapters begin with reproductions of a series of advertised newspaper specials and then feature several different shopping lists and meal plans developed from these specials.

Cons, Quacks and Frauds *(Filmstrip). The Learning Seed, 1982. Two filmstrips with two accompanying audiotapes, teacher's guide and 20 copies of a student information leaflet. (#AV364.163 Con)*

Program 1 - Common Cons and How to Avoid Them - 19 minutes.
Program 2 - The Big Quack Attack - 11 minutes - Descriptions of fraudulent medical devises such as sleep aids, arthritis cures, baldness cures, etc.

Clothing: A Consumer's Guide *(Filmstrip). The Learning Seed, 1983. Two filmstrips, two audiotapes and teacher's guide. (#AV646.34 Clo)*

Part I - 19 minutes - Discusses fabrics, garment construction, cleaning and fads.
Part II - 18 minutes - Discusses reading labels, sources from which clothing can be purchased and sizing.

Consumer Fraud: Games Con Men Play *(Film). Aims Media, 1982. One 16mm film. (#AV640 Con)*
A variety of dramatic devices are used to illustrate unethical selling practices and to suggest ways in which consumers can protect themselves. Caution is urged when buying a car, home furnishings and major appliances. Bait and switch, up-grade, and easy credit schemes are described. The film concludes with good advice: shop around, be suspicious of fantastic bargains, read and understand before signing contracts.

Food Price Dialogue *(Kit). Agriculture Canada, 1980. 80 slides with accompanying audiotape cassette, approx. 30 booklets. (#AV338.1 Can)*

The purpose of this information kit is to create a better understanding on the part of consumers of the food and agricultural system in Canada and of the factors behind food costs. The kit is very comprehensive and covers a wide range of topics ranging from shopping for and cooking specific foods to the role of agriculture in the Canadian economy.

Street Cents #2: Food *(Videotape). CBC Halifax (Teacher's guide, Saskatchewan Family Foundation), 1989. One 30-minute videotape with teacher's guide. (#AV640.73 Str #2)*
The theme of this show is food! It examines everything from breakfast food to diets and special techniques used in photographing food. One teen volunteer experiments with a diet of fast food. For five days he eats a burger, fries and shake for two meals each day. The experiment gives viewers the opportunity to observe the influence a diet of fast food can have on the human body.

Streetests: microwave breakfasts, breakfast cereals and peanut butter.

Street Cents #4: Music *(Video). CBC Halifax (Teacher's guide, Saskatchewan Family Foundation), 1989. One 30-minute videotape with teacher's guide. (#AV640.73 Str #4)*
Music is important to most teenagers. They spend money on recorded music, radios, stereos and concerts. This show demonstrates the importance of being a careful consumer and getting the best deal for your music dollar. Record clubs, new technology and music entertainment as a career are other features.

Streetests: electronic keyboards, personal stereos and voice-over echo boxes.

Street Cents #5: Fashion *(Video). CBC Halifax (Teacher's guide, Saskatchewan Family Foundation), 1989. One 30-minute videotape with teacher's guide. (#AV640.73 Str #5)*
This video focuses on fads and fashions from blue jeans and T-shirts to skateboards. Viewers find out that price isn't always an indication of quality and that you can dress well for $20.00.

Street Cents #9: Cheap Stuff *(Video). CBC Halifax (Teacher's guide, Saskatchewan Family Foundation), 1989. One 30-minute videotape with teacher's guide. (#AV640.73 Str #9)*
This show looks at ways of saving money on entertainment, the cost of raising a child, price comparisons and attitudes about money. Street Cents itself is used to illustrate the way that advertising pays for television programming.

Streetests: games, milkshakes.

Street Cents #11: Holidays *(Video). CBC Halifax (Teacher's guide, Saskatchewan Family Foundation), 1989. One 30-minute videotape with teacher's guide. (#AV640.73 Str #11)*
The theme of this show is holidays...not just Christmas, but all of the special days of the year - Easter, Valentine's Day, Thanksgiving, Hallowe'en, etc. The feature focuses on gifts, toys, returns and holiday spending.

Streetests: electronic toys, foot odour products and cookies.

Street Cents #12: Wrap Up *(Video). CBC Halifax (Teacher's guide, Saskatchewan Family Foundation), 1989. One 30-minute videotape with teacher's guide. (#AV640.73 Str #12)*
This final show in the Street Cents series has a little of everything: advertising, buymanship, cost-cutting and foods.

Streetests: fruity snacks and fish sticks.

Supermarket Survival Skills *(Video). Saskatchewan Consumer and Commercial Affairs, 1982. (#AV640 Sas)*
Mrs. ordinary shopper is fed up with the high cost of food. This program illustrates how she gets information about economical food shopping from Saskatchewan Consumer and Commercial Affairs and uses this information during a shopping trip with her teenage son. A list of rules for economical shopping is provided.

Supermarketing Techniques *(Slide). Saskatchewan Consumer and Commercial Affairs, 1984. 47 slides with leader's guide. (#AV338.8 Sup)*
An education package aimed at developing food shopping skills. The kit attempts to create an awareness of the marketing techniques used in supermarkets and to encourage thoughtful consumer spending.

IV Entrepreneurship and the World of Work

IV a Self-Inventory

Student and Teacher Materials

Me Power: Building Self-Confidence *(Video). Pleasantville Media, 1983. Two 15-minute programs with teacher's guide. (#AV126 Me)*

Part I describes how self-confidence is built, provides examples of self-deprecating behaviour and encourages teenagers to make positive statements (called validations). **Part II** provides a step-by-step guide to building self-confidence.

IV b Career Planning

Student and Teacher Materials

Career Decisions: Finding, Getting and Keeping a Job *(Filmstrip). J.C. Penny Educational Services, 1983.Three filmstrips, three audiotapes (containing four programs), teacher's guide, duplication masters, overhead transparencies. (#AV371.425 Car)*

Program #1 - What's My Line? (audio only) - People talk about their jobs. Comments are both positive and negative.

Program #2 - Hung up or Happy? How Come? - The emphasis is on how career expectations and the world of work have become more complex than they once were and on the need to select a career that is right for you personally.

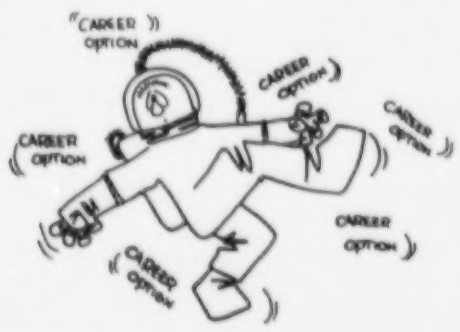
Program #3 - Who's You? - The emphasis here is on learning to know yourself so that you can select an appropriate career.

Program #4 - Getting You and the Job Together - Examines the wide range of jobs available today. Encourages viewers to expand their horizons when selecting a career.

Career Development: Education for Living *(Filmstrip). J.C. Penny Consumer Education Services, 1983. One filmstrip, one audiotape cassette, educator's guide and filmstrip commentary. (#AV371.425 Car)*
Topics addressed include changing work values, what is work, and you and your career. The presentation illustrates some of the factors that underlie career choice and makes the point that work means different things to different people.

Careers and Values: Understanding the Choices *(Filmstrip). Sunburst Communications, 1982. Two filmstrips, two audiotape cassettes and teacher's guide. (#AV371.425 Car)*
Careers and Values is intended to help students earn insight into their own values so that they can make personally satisfying career decisions.

Street Cents #3: Jobs *(Video). CBC Halifax (Teacher's guide, Saskatchewan Family Foundation), 1989. One 30-minute videotape with teacher's guide. (#AV640.73 Str #3)*
This video focuses on the many different jobs available to teens - everything from telephone sales and babysitting to bicycle couriers and entrepreneurial opportunities. Four students are each given $100 to invest in an entrepreneurial idea. Also included are "careers: what's hot, what's not" and information on mail order training courses.



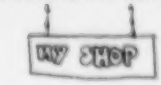
IV c Entrepreneurship

Teacher Reference

Entrepreneurship for Canadians *(Video). Canadian Foundation for Economic Education, 1989. One videotape. (#AV 338.04 Ent)*
A description of the entrepreneurship program developed by the Canadian Foundation for Economic Education for use in Canadian high schools. Features interviews with teachers and students and discussions of why entrepreneurship is important.

Student and Teacher Materials

Co-operation Works *(Video). Canadian Co-operative Association, 1988. One videotape - 6 minutes. (# AV 334 Coo)*
An overview of the role of co-operation in Canadian society. Examples of different types of co-operative businesses and organizations are featured and the advantages of the co-operative approach are emphasized.



Entrepreneurship for Canadians: Production Update *(Video), Canadian Foundation for Economic Education, 1989. One videotape. (#AV 338.04 Ent)*
Profiles of three Canadian entreprenuers. The individuals featured discuss the reasons why they became entrepreneurs and the satisfactions and challenges associated with their work.

IV d Getting a Job

Student and Teacher Materials

Job Interview Skills *(Filmstrip). Sunburst Communications, 1981. Three filmstrips with three audiotape cassettes and teacher's guide. (#AV 371.4 Job)*

Program 1 - Getting Ready - Preparing for the interview.
Program 2 - Getting Through the Interview - Making a good impression, answering and asking questions.
Program 3 - Case Studies: Interview Situations - Three difficult interview situations are presented and viewers are asked to analyze them.

Men's Workable Wardrobe *(Video). Learning seed, 1987. One 30-minute videotape with teacher's guide and duplicating masters. (#AV646.34 Men)*
An excellent resource for teaching young men how to dress for the corporate world. Before and after pictures are provided to illustrate how appearance influences first impressions.

Women's Workable Wardrobe *(Video). Learning Seed, 1986. One 30-minute videotape with teacher's guide and duplicating masters. (#AV646.34 Wom)*
An excellent resource for teaching young women how to dress for the corporate world. Before and after pictures are provided to illustrate how appearance influences first impressions.

V Citizen Participation in Canada's Market-Based Society

V a Consumer Protection in the Marketplace

Teacher Reference

Canadian Consumer Law: A Survey of Consumer Protection Law in Canada *(Book). Third edition. By E.J. Amirault and M. Archer Centre for Industrial Development, Ryerson Polytechnical Institute, 1984. (#346.71 Ami)*
A somewhat technical review of consumer law in Canada. Legal terminology is used throughout and specific legal cases are provided to illustrate the points made.

Student and Teacher Materials

Consumer Law and Small Claims Court *(Videotape). Saskatchewan Consumer and Commercial Affairs, 1981. Three programs on one tape, teacher's guide and miscellaneous information pamphlets. (#AV 346.022 Can)*

Program 1 - It's Your Deal - 7.08 minutes - Follows Doug as he buys a motorcycle, copes with the breakdown of the motorcycle and eventually takes the seller to court.

Program 2 - Playing by the Rules - 6.38 minutes - Discusses **The Saskatchewan Consumer Products Warranties Act.**

Program 3 - Its in Your Court - 12.52 minutes - Provides an overview of Small Claims Court in Saskatchewan.

In Two Acts: Consumer Protection Law in Saskatchewan *(Video). Saskatchewan Consumer and Commercial Affairs, n.d. 12 minutes, with instructors guide. (#AV 328.37 Sas)*
A video focusing on two "Acts" or pieces of consumer protection legislation: **The Direct Sellers Act** and **The Consumer Products Warranties Act**. A variety of marketplace situations are presented and the laws and consumer's rights and responsibilities are explained in detail.

Vc Making Yourself Heard: The Consumer Citizen

Student and Teacher Materials

The Assertive Consumer *(Audiotape). In-touch Networks*
Five programs on three audiotape cassettes. (# AV 372.8 Ass)

Program 1 - Wise Shopping Makes Cents
Program 2 - Marketing Methods
Program 3 - Money Matters
Program 4 - Services
Program 5 - Health Care

V. Publications from the Saskatchewan Family Foundation

The publications in the list which follows have been developed by the Education and Marketplace Relations Branch of the Saskatchewan Family Foundation and are available free of charge.

To obtain copies write to:
Consumer Information Centre
Education and Marketplace Relations Branch
Saskatchewan Family Foundation
1871 Smith Street
Regina S4P 3V7

Pamphlets and brochures
Multiple copies are available

A Business Guide to Saskatchewan Consumer Law - Describes Saskatchewan laws of interest to business people. Most involve regulation to sellers and businesses and outline responsibilities of both buyers and sellers.

Consumer Products Warranties - Information for consumers about warranties.

Decisions, Decisions, Decisions!- Outlines a six-step process that consumers can use to make decisions.

Hearing Aid Information - A must for anyone planning to buy a hearing aid.

The Consumer Information Community Program - Volunteers with the Consumer Education Community Program operated by the Education and Marketplace Relations Branch of the Saskatchewan Family Foundation deliver a wide range of consumer education programs to interested groups across the province.

Saskatchewan Consumer Law - Describes 10 laws which affect Saskatchewan consumers.

Services to Educators: The Consumer Information Centre - Describes the ways in which the Education and Marketplace Relations Branch of the Saskatchewan Family Foundation Consumer Information Centre can assist educators.

Buylines

Buylines - Each buyline is one or two pages long and provides practical information for consumers. Multiple copies are available.

- Automated Shopping: Universal Product Code
- Automated Teller Machines
- Activated Carbon Water Filters
- Auto Repairs
- Bulk-Bin Foods
- Complaining
- Concrete
- Contractors
- Deposit on Goods and Services
- Door-to-Door Sales
- Drinking Water
- Funerals and Funeral Planning
- Home Buying
- Home Satellites
- Mail Order
- Mortgages - One Way to Cut Costs
- Price Differences
- Refunds

- Shopping for Mortgages
- Steel Buildings
- Training Courses
- Travel Tips
- Wheels - On the Used Car Lot
- Work-at-Home Schemes

Fact Sheets

Fact Sheets - Four to six-page publications which focus on the implications of particular laws for consumers and/or business. Multiple copies are available.

- Before You Go (Business Licensing)
- Consumers and Small Claims Court
- Consumer Product Warranties: A Business Guide
- Film and Video Classification: How It's Done
- Protecting Your Farm Machinery Investment (The Agriculture Implements Act)

Home Savers

Home Savers - Practical tips for home owners and home buyers. Multiple copies are available.

- Home Secure Home (locks and security systems)
- In Search of Home Insulation
- New Siding: Do You Really Need It?
- A Roof for All Seasons
- Wood Foundations

Newsletters

The Consumer Times - 4 times per year - Marketplace news of interest to consumers.

The English Times - 4 times per year - A newspaper for adults who are improving their reading skills. Articles in the paper are intended to help readers improve their marketplace skills.

Multiple Copies

Resources for Consumers, Educators and Business - Multiple copies are available.

Home Renovations - An envelope containing several pamphlets and fact sheets relating to home renovations.

The Spending Plunner - *A booklet about basic budgeting.*

The Senior Consumer: Protect Yourself

Single Copies

Resources for Consumers, Educators and Business - Single copies are available.

Advertising

Child Safety: Children Should Be Seen and Not Hurt - Tips on keeping your child safe at home and in the car.

Choose to Conserve: The Consumer and the Environment - Dozens of ways that consumers can protect the environment.

Choose to Conserve: The Consumer and the Environment - Teachers' Guide - Classroom activities that emphasize conservation and environmental protection.

Consumer Protection and You - An Introduction to Consumer Law in Saskatchewan

Credit: In Your Interest - Intended to explain the basic principles of credit and to give consumers an opportunity to evaluate their personal credit habits.

It's Your Money: A Leader's Guide to Presenting a Budgeting Workshop - Includes sample workshop agendas, activities and handouts.

Life Insurance Basics: A Self-Help Workbook for the Consumer

Marketplace Living Skills - A series of short booklets for people on limited incomes. Topics covered include credit, budgeting, banking, automated tellers, renting and shopping for clothes and food. Written in simple, easy to read style and so is suitable for adult basic education.

Money: An Introduction to Financial Planning and Investments - Four booklets on various aspects of financial planning and investment. Topics covered include the role of the financial planner, protecting your money, and retirement planning.

More For Your Money: Marketplace Cost Cutting Tips

Consumer Education Supplements for Grades 1 - 6 Social Studies - Consumer education activities which can be integrated into the social studies program. Booklets available include:
- Grade One - Families: Cultures, Choices and Change
- Grade Two - Communities: Producing, Protecting and Planning
- Grade Three - Cities: Goals, Government and Growth
- Grade Four - Saskatchewan: Roles, Rights and Responsibilities
- Grade Five - Canada: People, Politics and Parliament
- Grade Six - Americas: Laws, Leadership and Lifestyles

Street Cents: Marketplace Know-How for Young People - Fun, eyecatching magazine full of information.

Proceed with Caution: Consumer Safety in the Home - Six booklets covering chemical products, appliances, child safety, cosmetics, and leisure time activities.

Time and Money Too - *game (K - 12; adult)*

Posters

Posters
- Building Marketplace Confidence and Integrity
- Can You Pay Later?
- The Complaint Is Important to Everyone
- Consumer Education: Practical, Adaptable, Life Skills
- Saskatchewan: 85 Years of Progress in the Marketplace

Bibliographies

The Education and Marketplace Relations Branch of the Saskatchewan Family Foundation has compiled multi-media bibliographies on the topics listed below. The items listed in the bibliographies are available for loan from the Consumer Information Centre.

- Food
- Advertising
- Money Management
- Films and Video Cassettes
- Consumer Safety in the Home
- Resource Guide to the Division III Health Education Curriculum